

FIG. 1

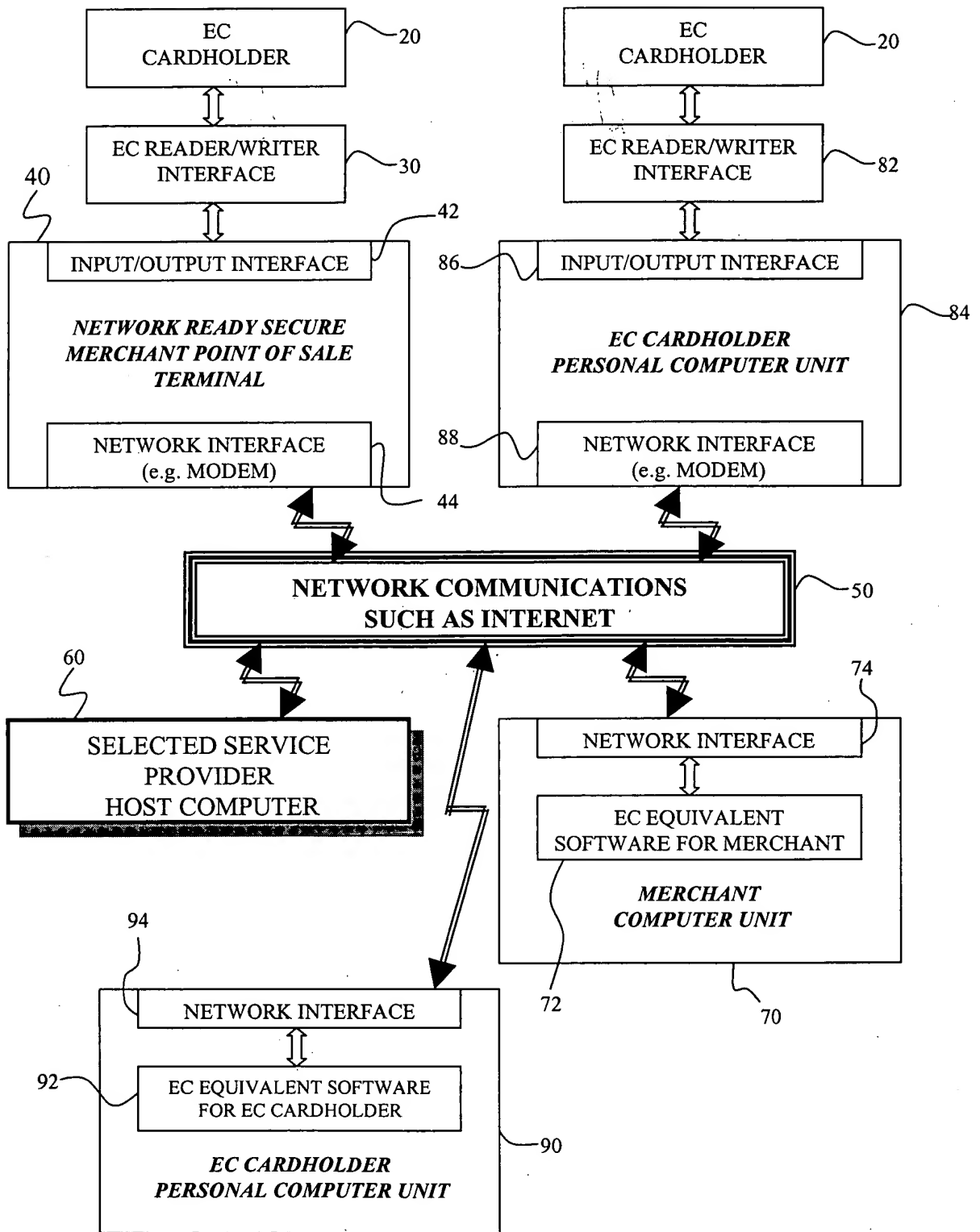
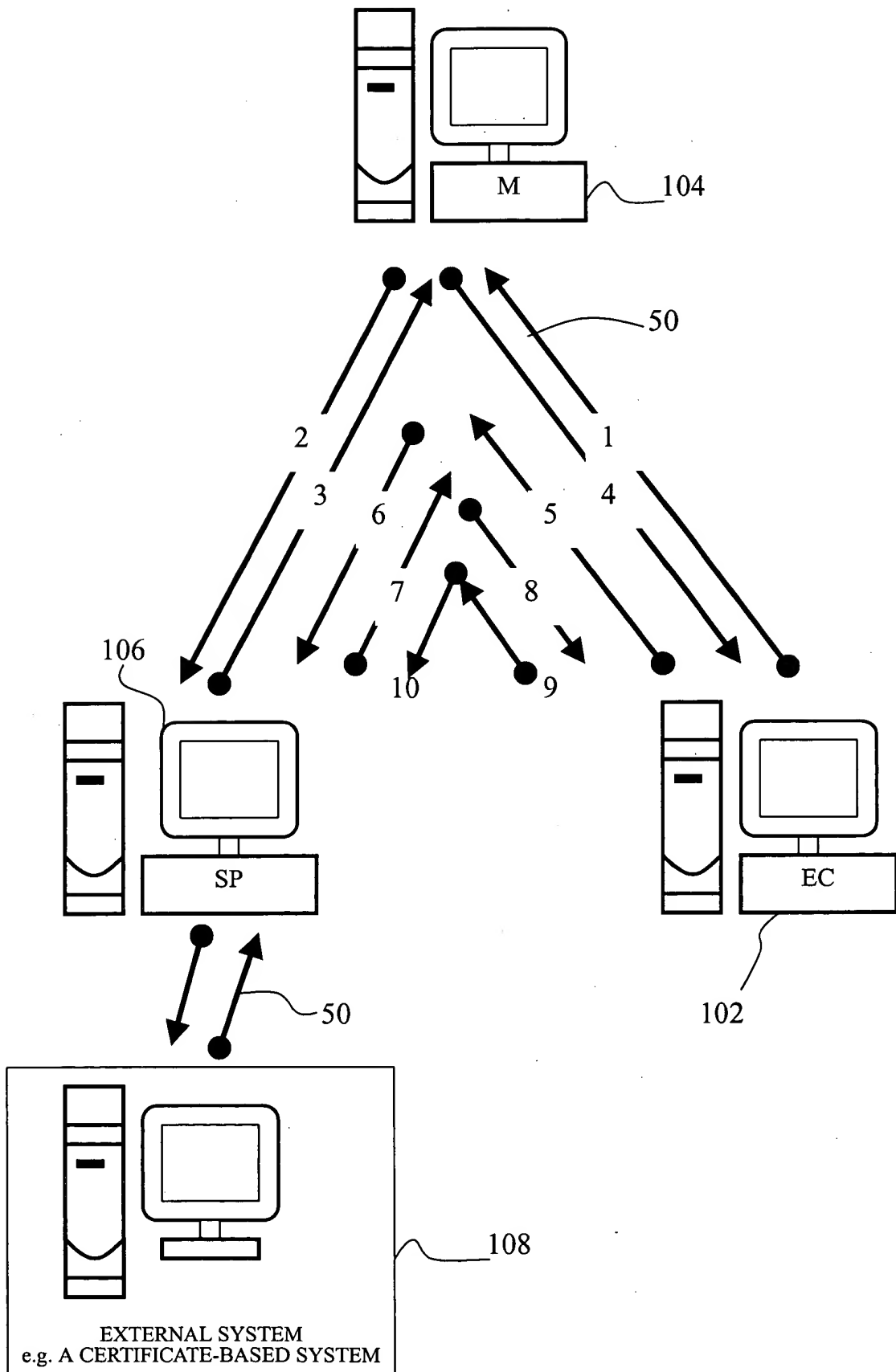
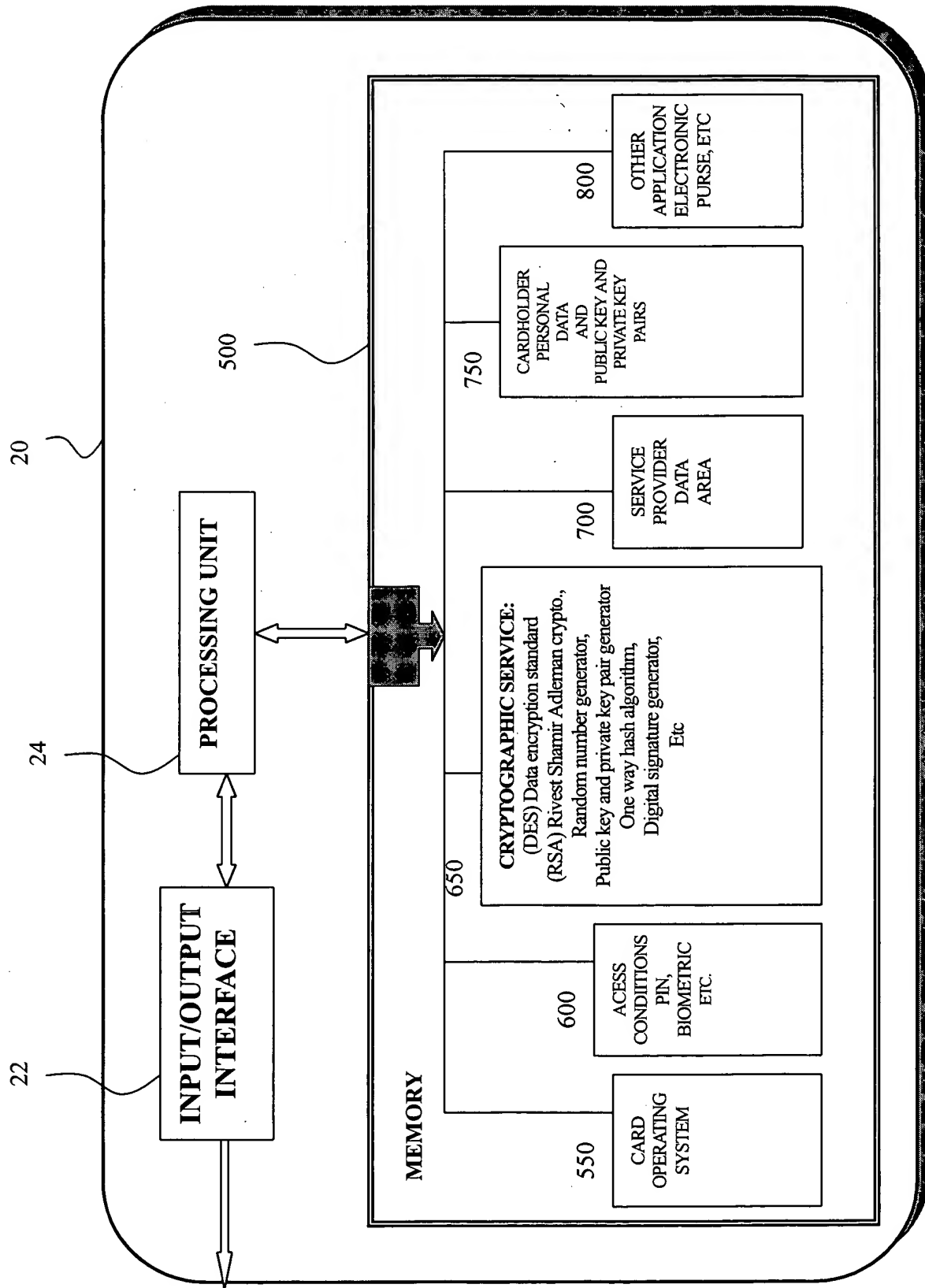


FIG. 2



09456794-120899

FIG. 3



ELECTRONIC CARD

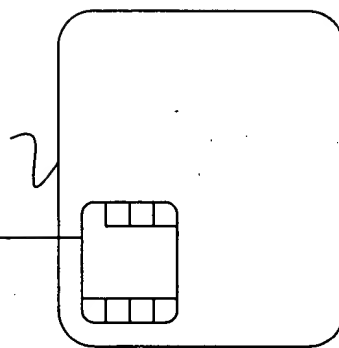
FIG. 4

700

5

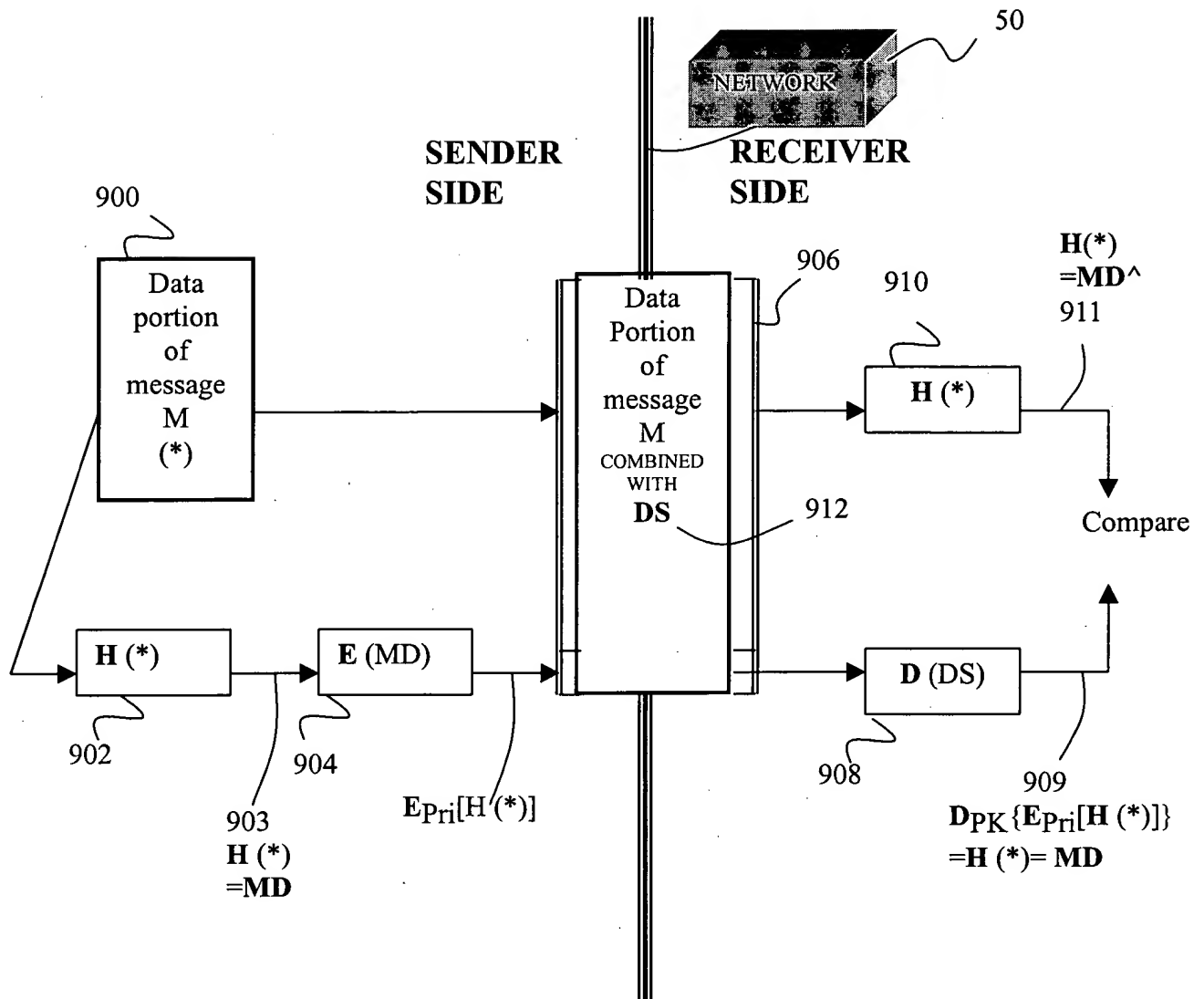
SERVICE PROVIDERS' DATA AREA (SPDA)					
702	704	706	708	710	714
NAME	KEY TYPE	KEY VALUE	ACCOUNT INFORMATION (Number, expiration date, etc.)	CARD TYPE	Miscellaneous Data
				CREDIT CARD	
				DEBIT CARD	
				ATM CARD	
				MEMBER CARD	
				LOYALTY CARD	
				etc.	

20



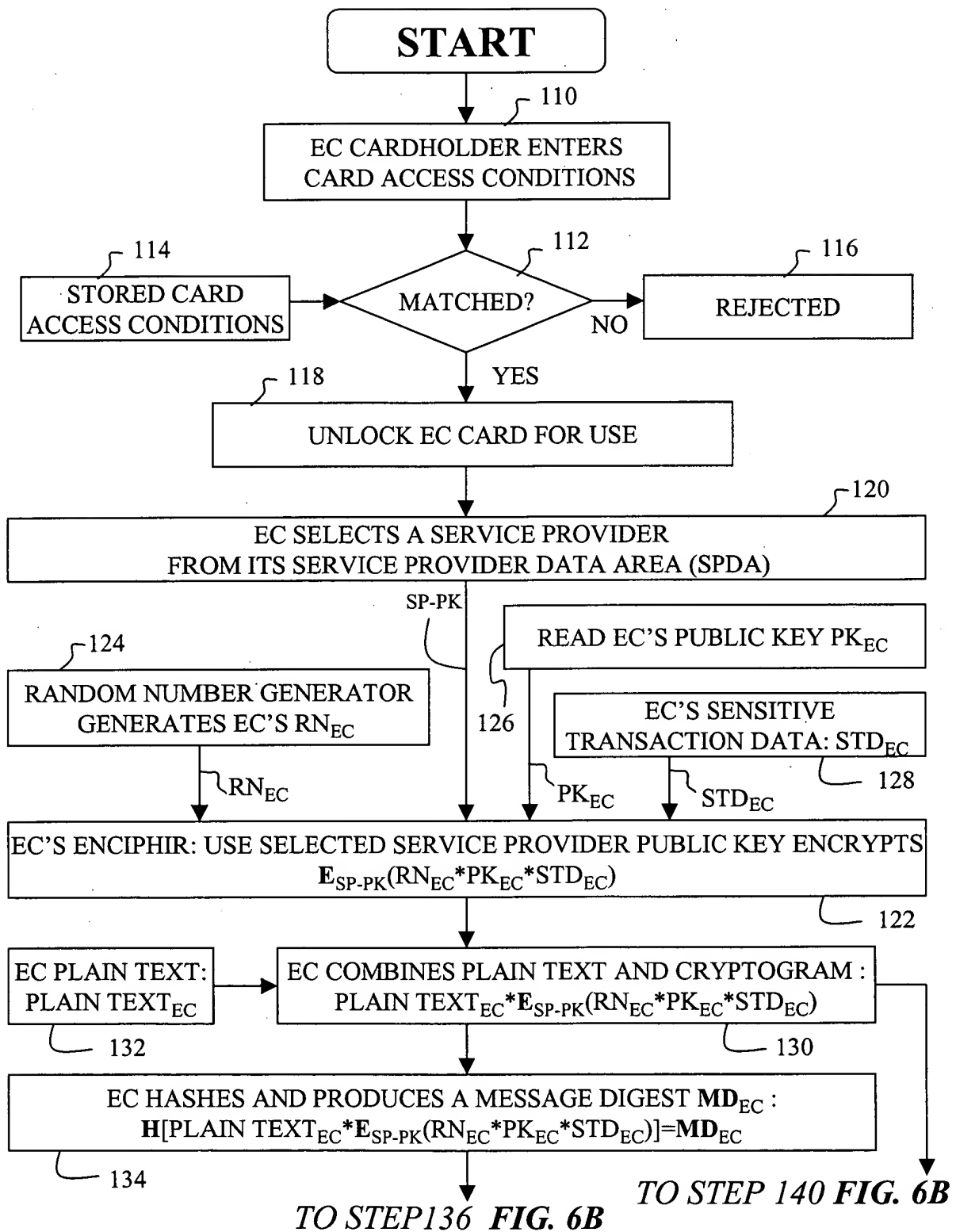
ELECTRONIC CARD

FIG. 5



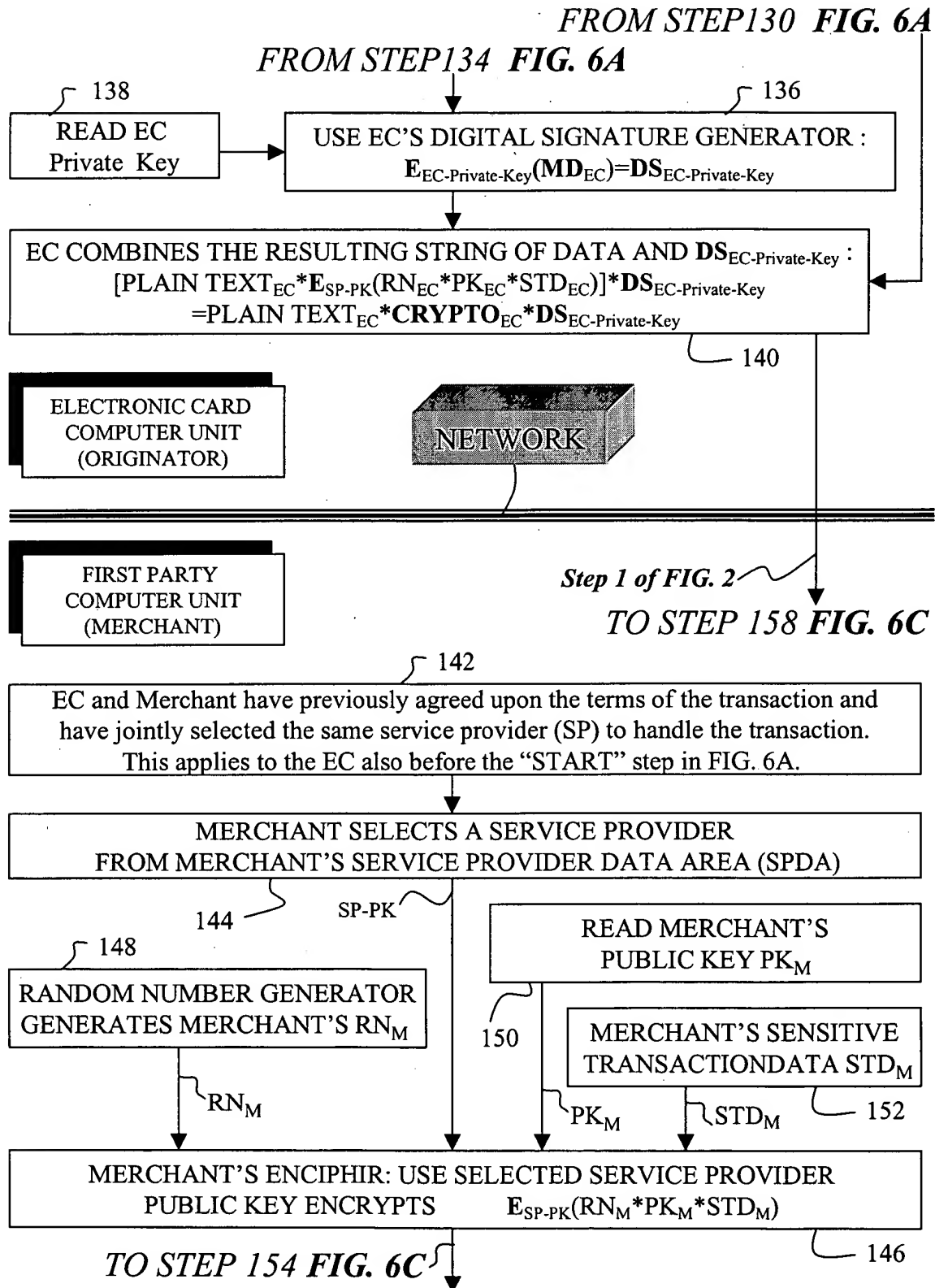
66802T "4649460

FIG. 6A



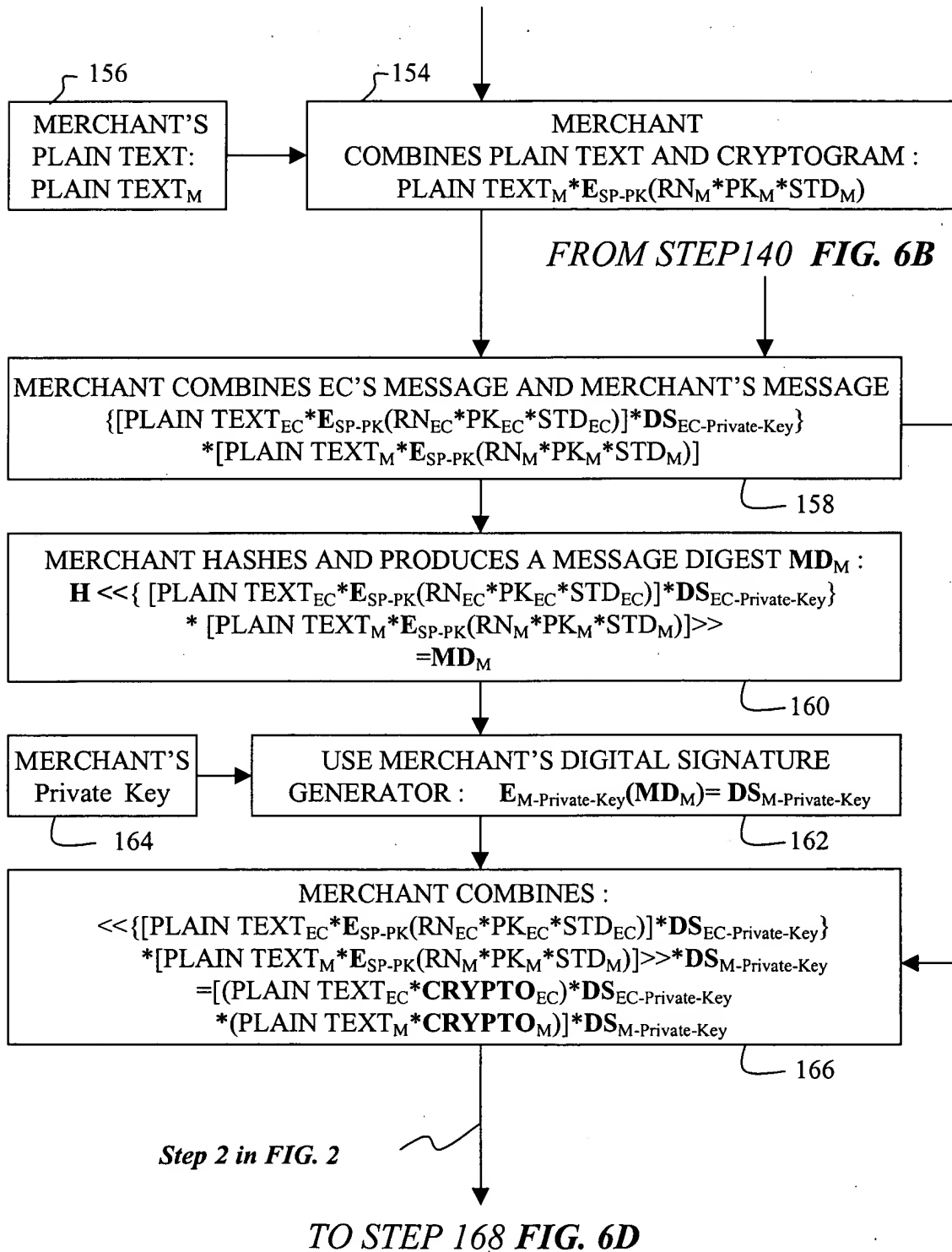
00456794-13099

FIG. 6B



**FIG. 6C**

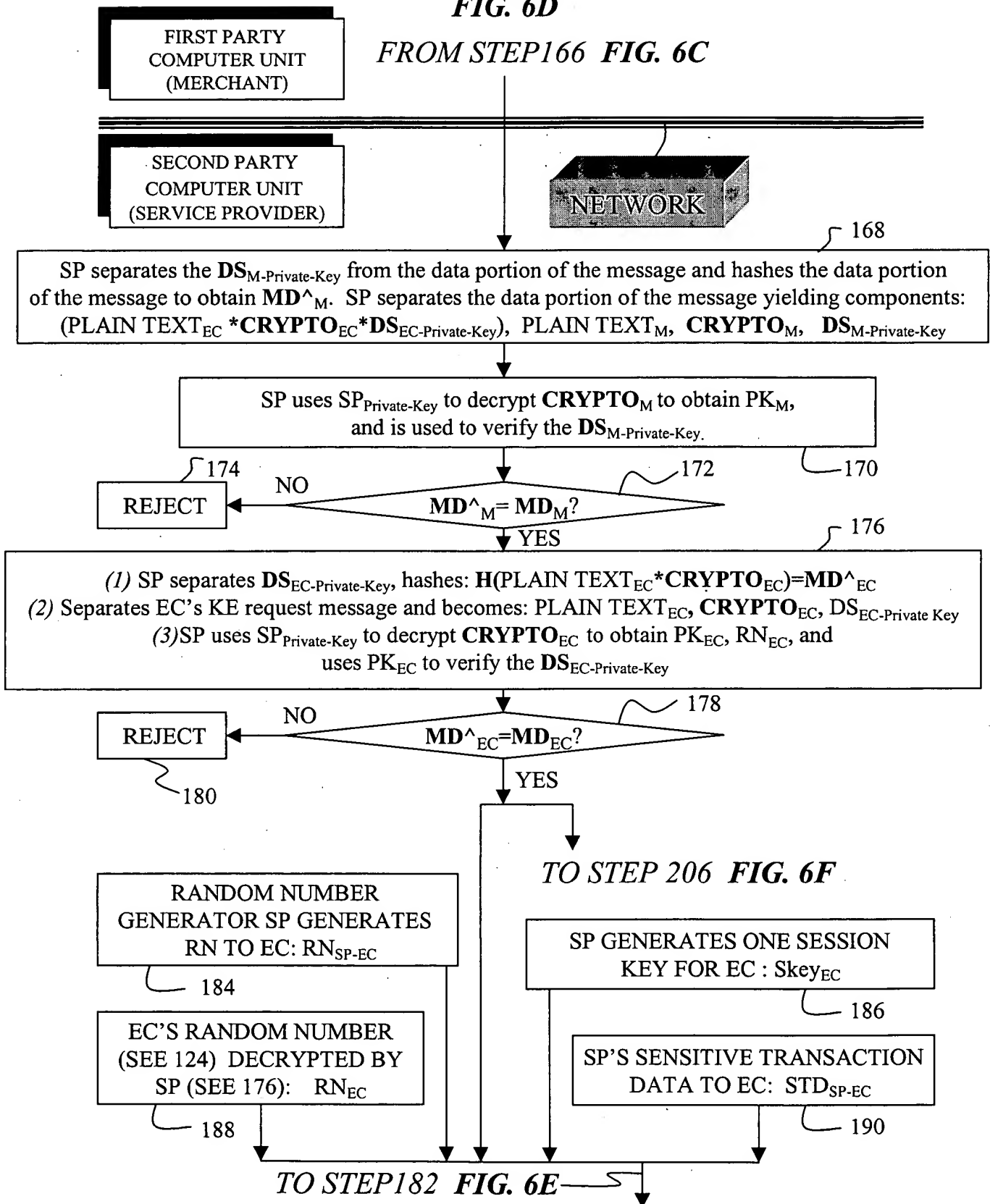
**FROM STEP 146 FIG. 6B**





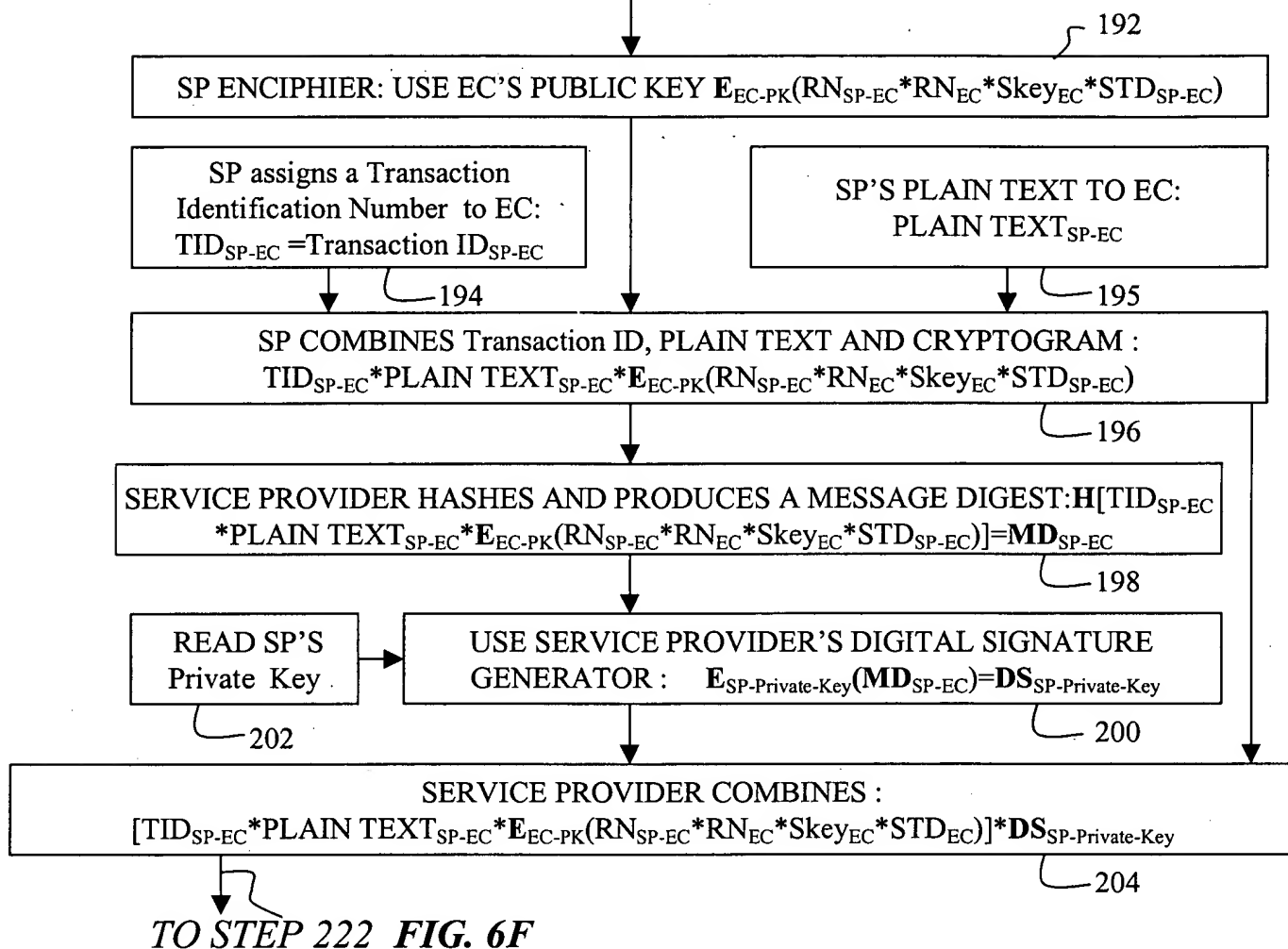
**FIG. 6D**

**FROM STEP 166 FIG. 6C**

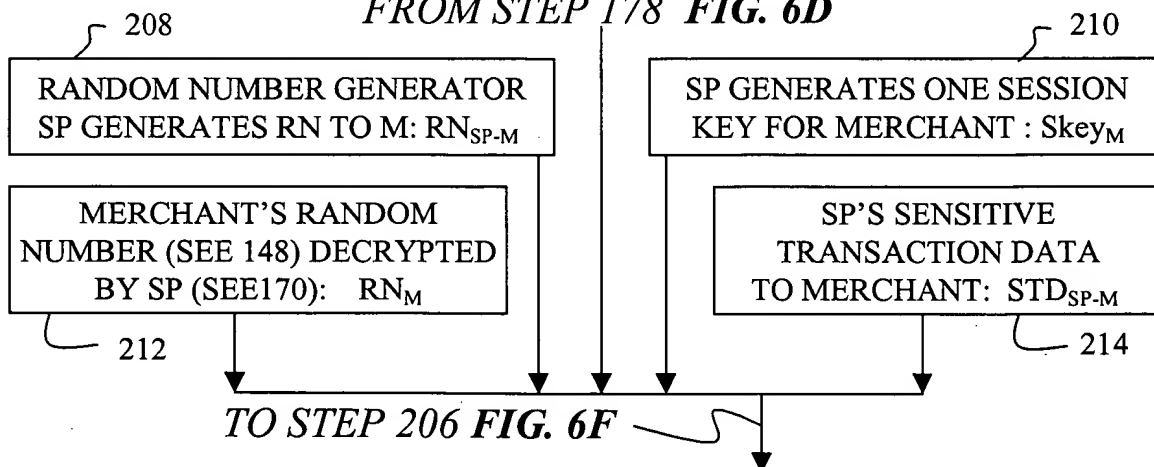


**FIG. 6E**

**FROM STEPS 184,186,188,190 FIG. 6D**

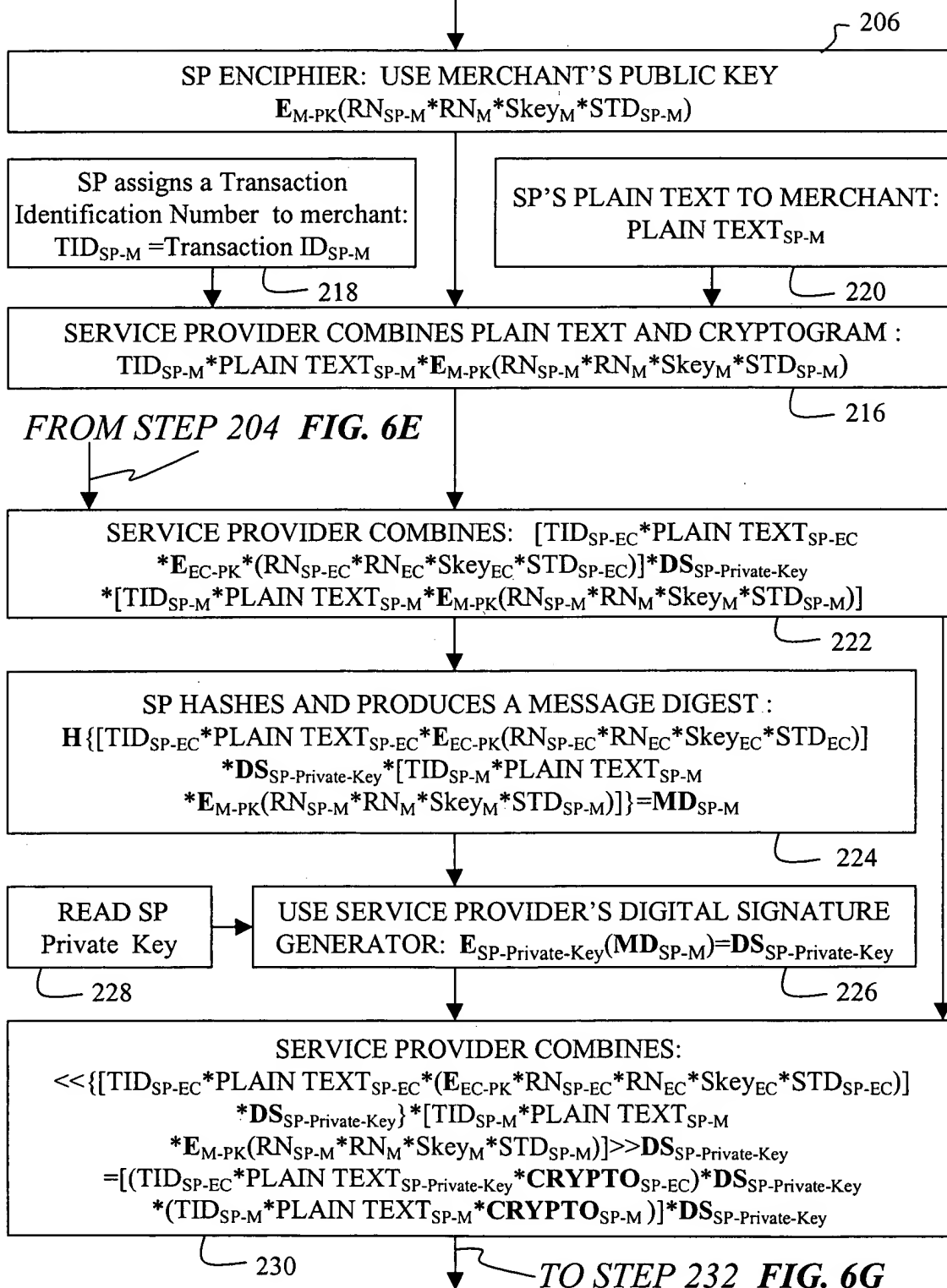


**FROM STEP 178 FIG. 6D**



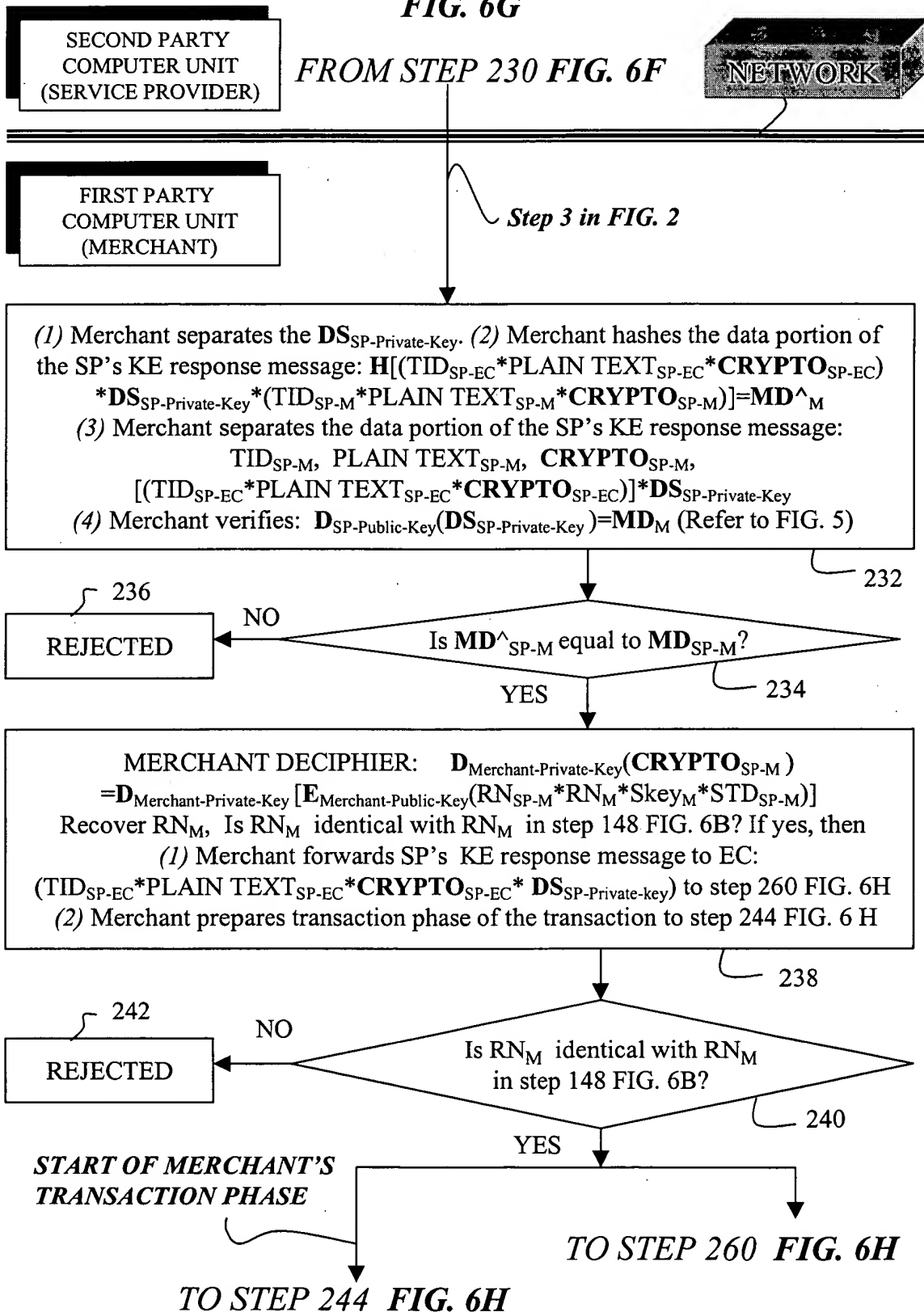
**FIG. 6F**

FROM STEPS 208, 210, 212, 214 FIG 6E



00456794-10099

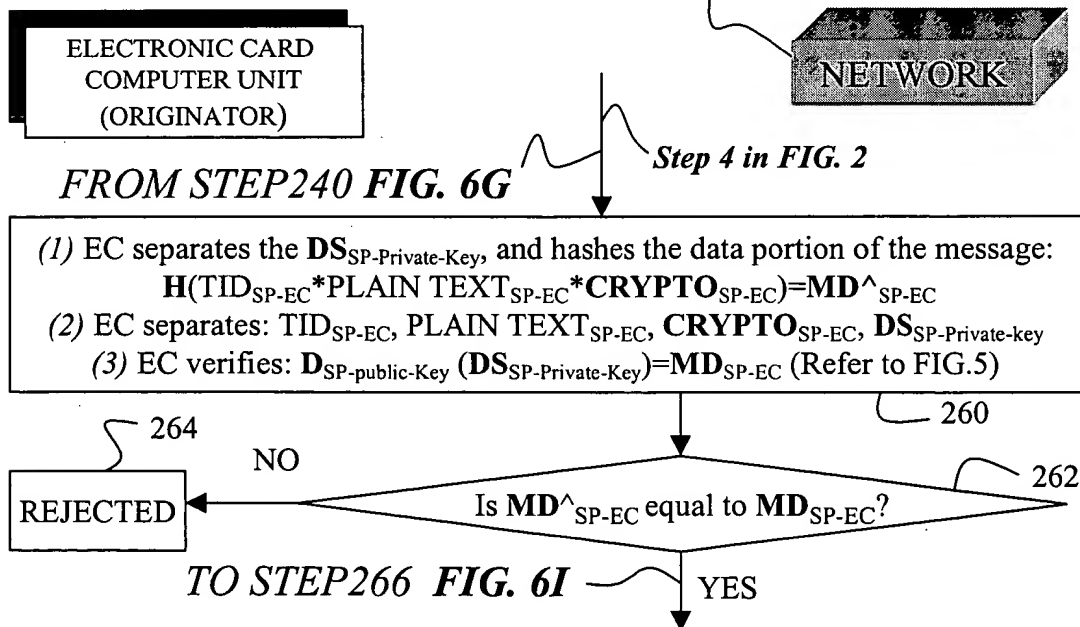
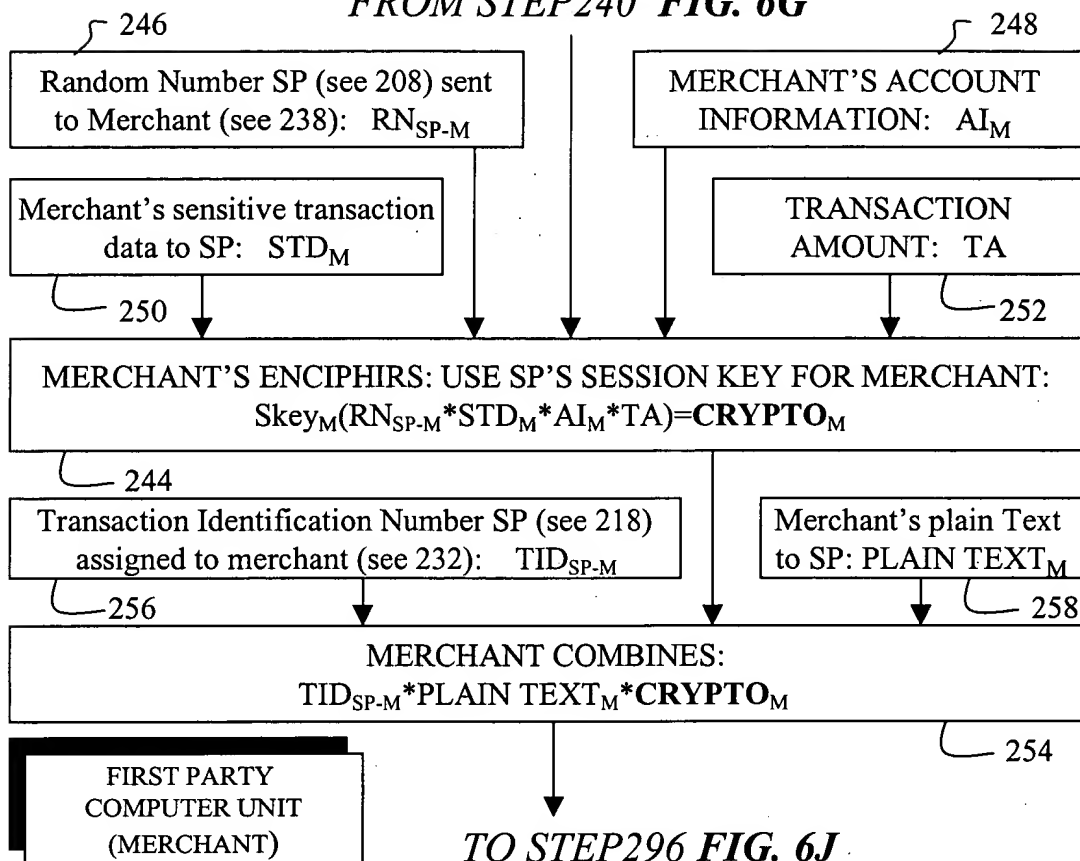
FIG. 6G



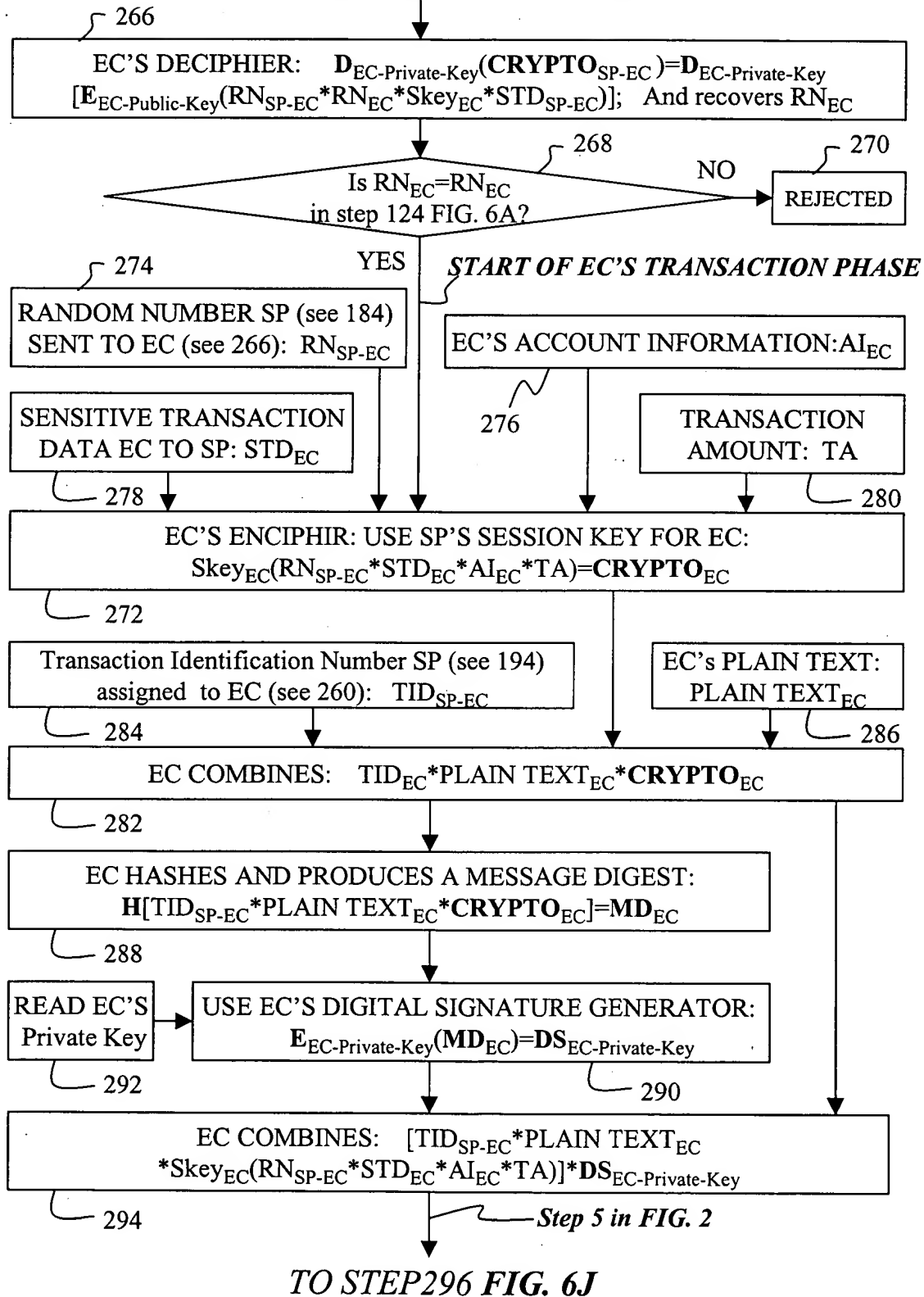
09456794.120899

FIG. 6H

FROM STEP 240 FIG. 6G



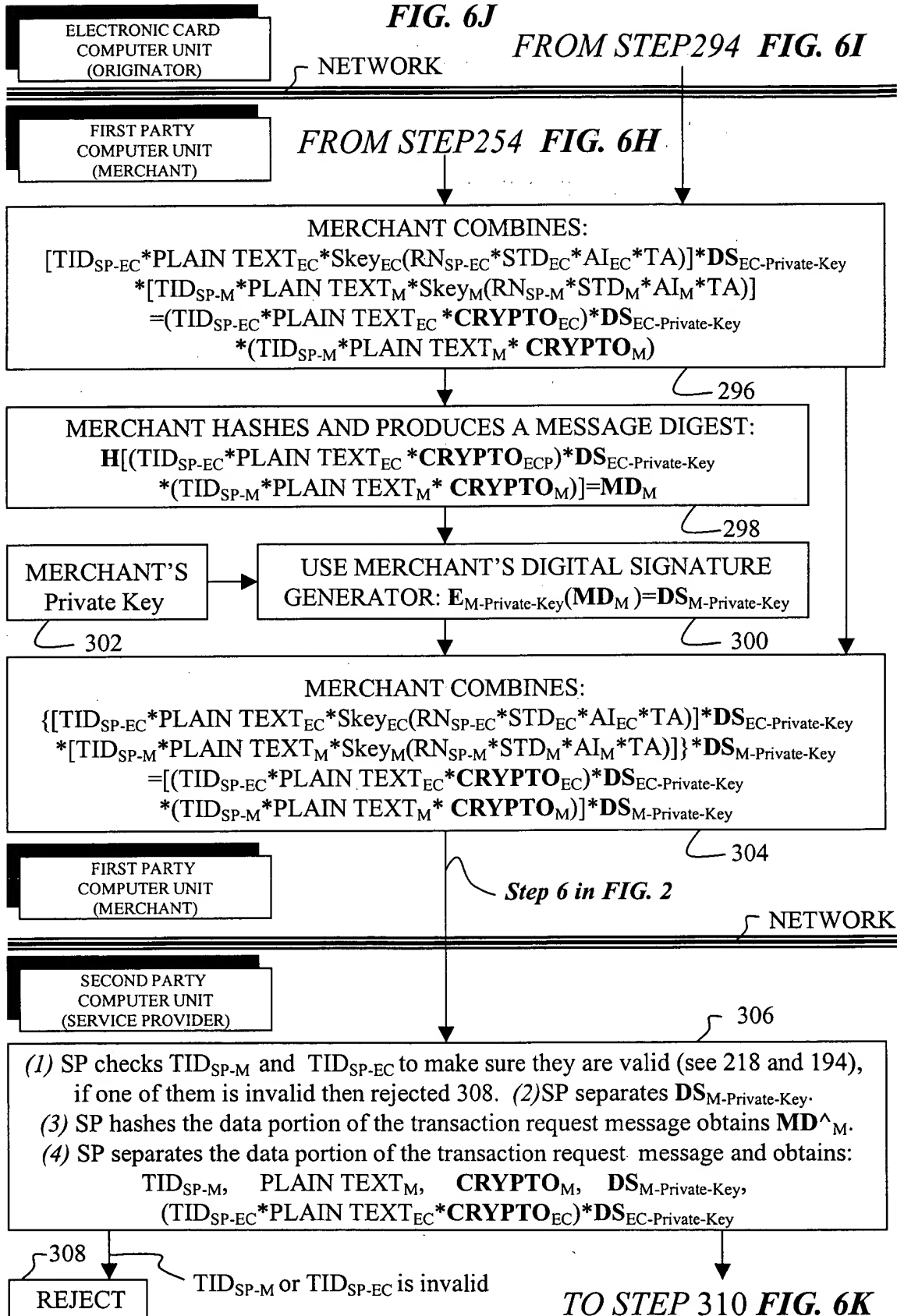
**FIG. 6I**  
**FROM STEP 262 FIG. 6H**



04594-1099

**FIG. 6J**

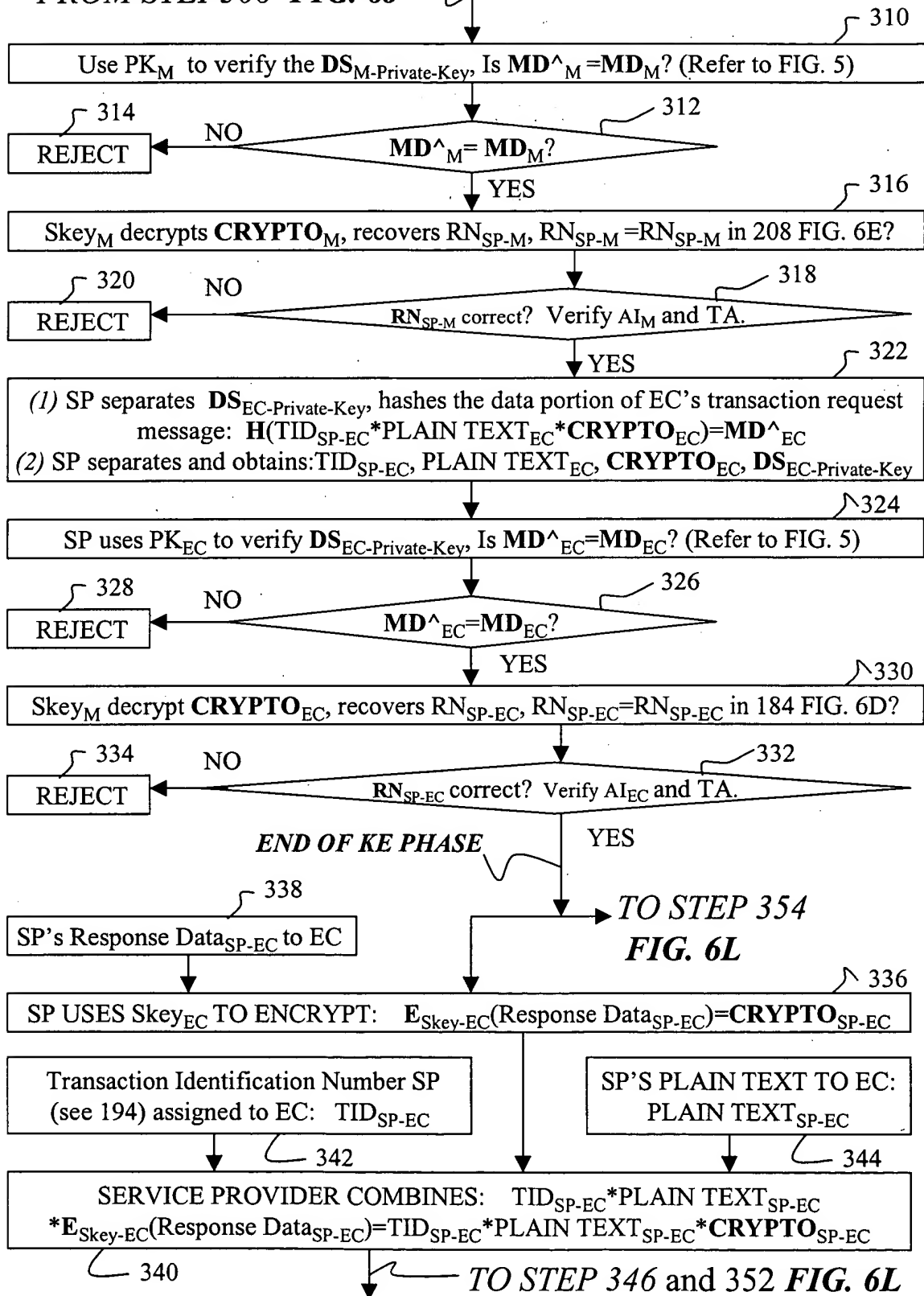
*FROM STEP 294 FIG. 6I*



6630221" 46295463

**FIG. 6K**

FROM STEP 306 FIG. 6J





**FIG. 6L**

*FROM STEP 340 FIG. 6K*

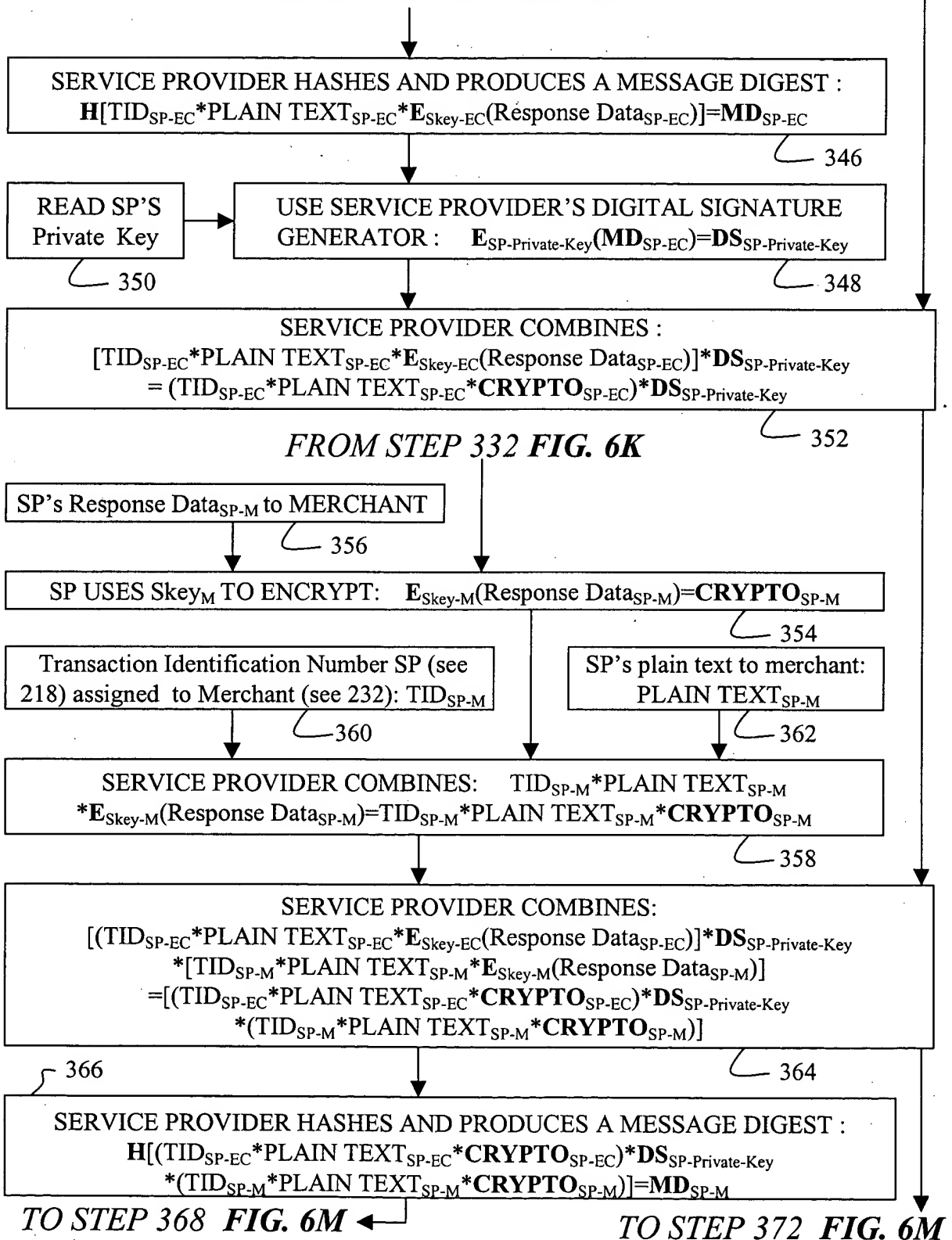


FIG. 6M

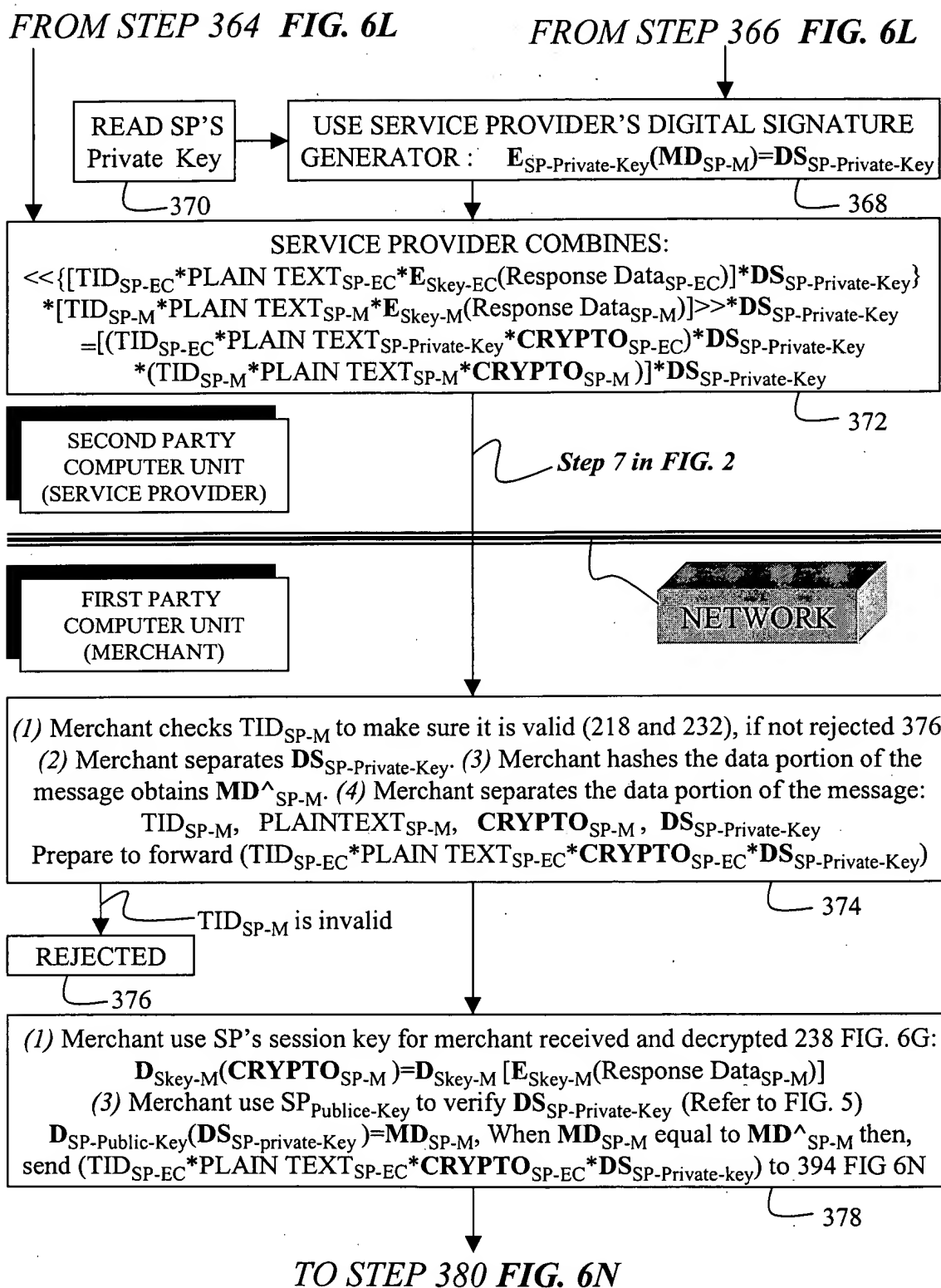
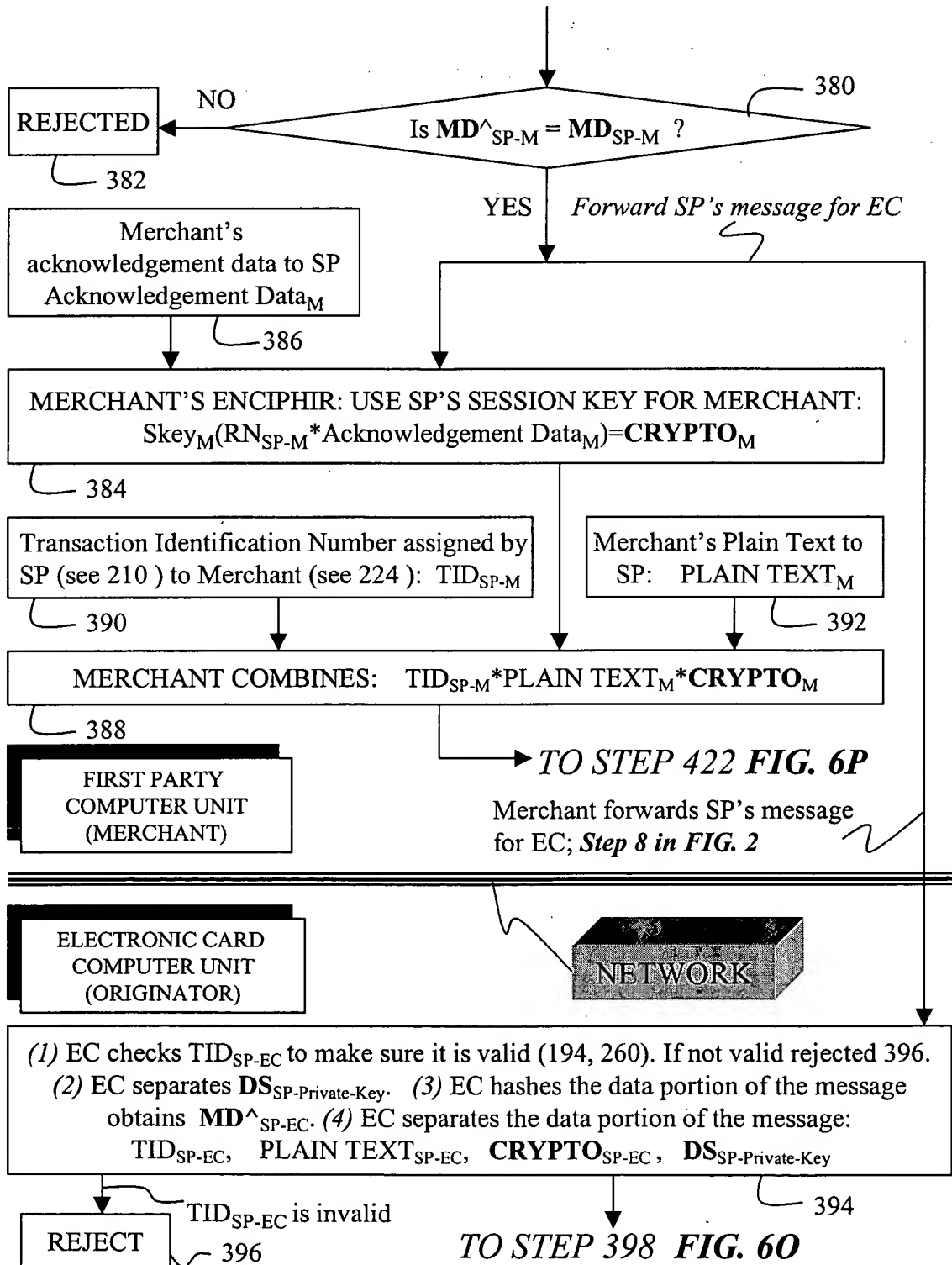


FIG. 6N

FROM STEP 370 FIG. 6M



**FIG. 60**

FROM 394 FIG. 6N

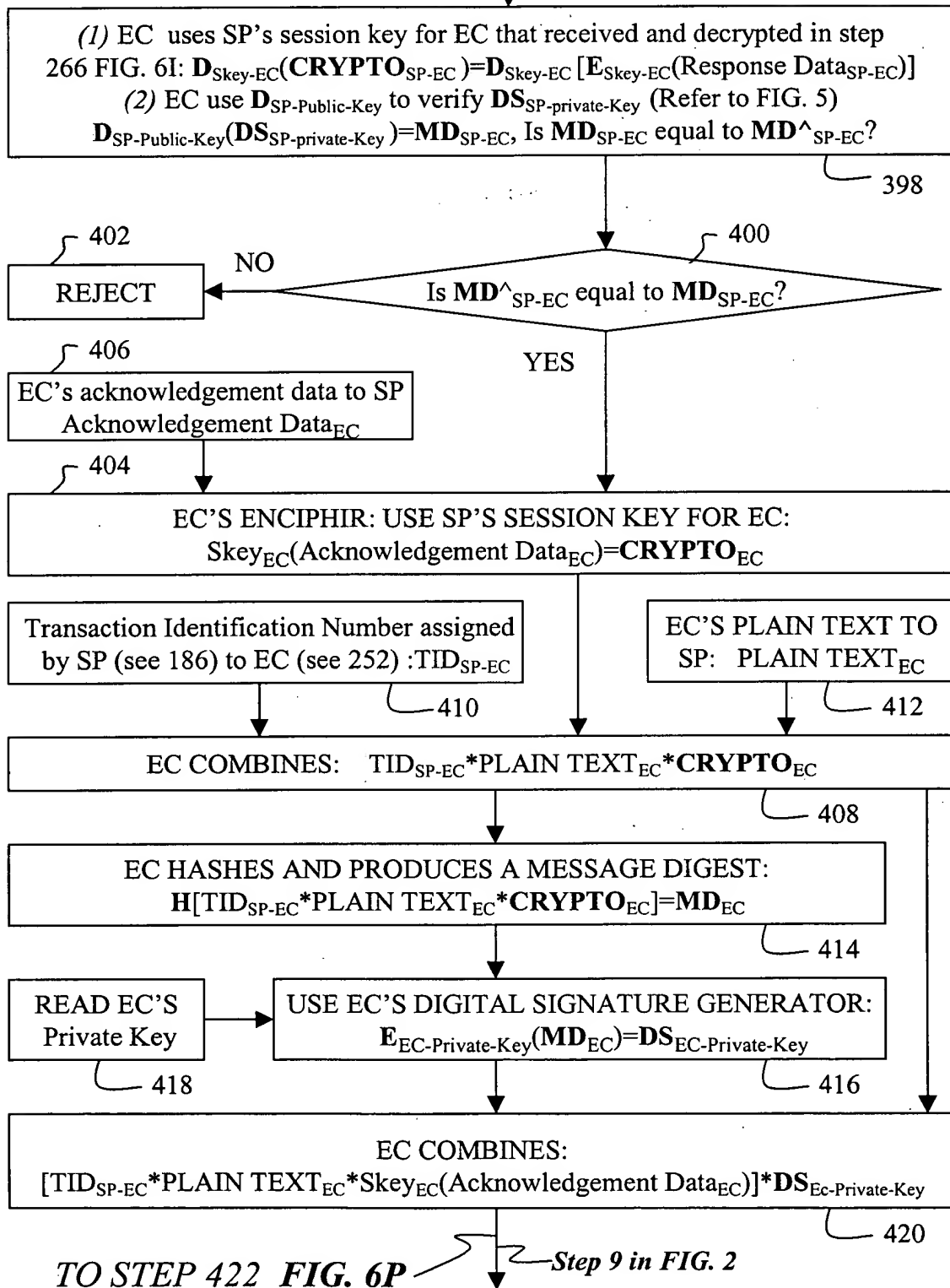
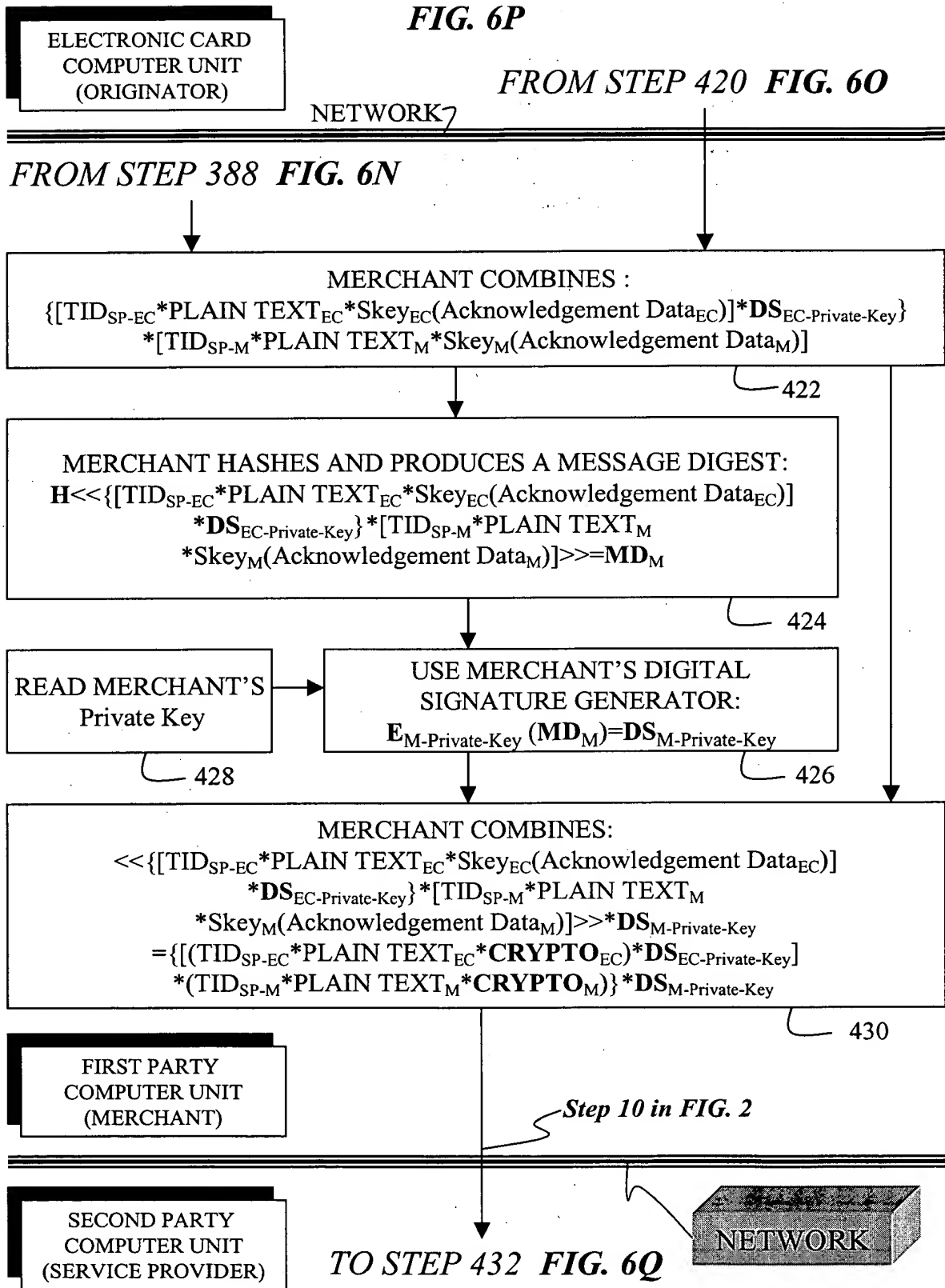


FIG. 6P



663031-16295460

FIG. 6Q

FROM STEP 430 FIG. 6P

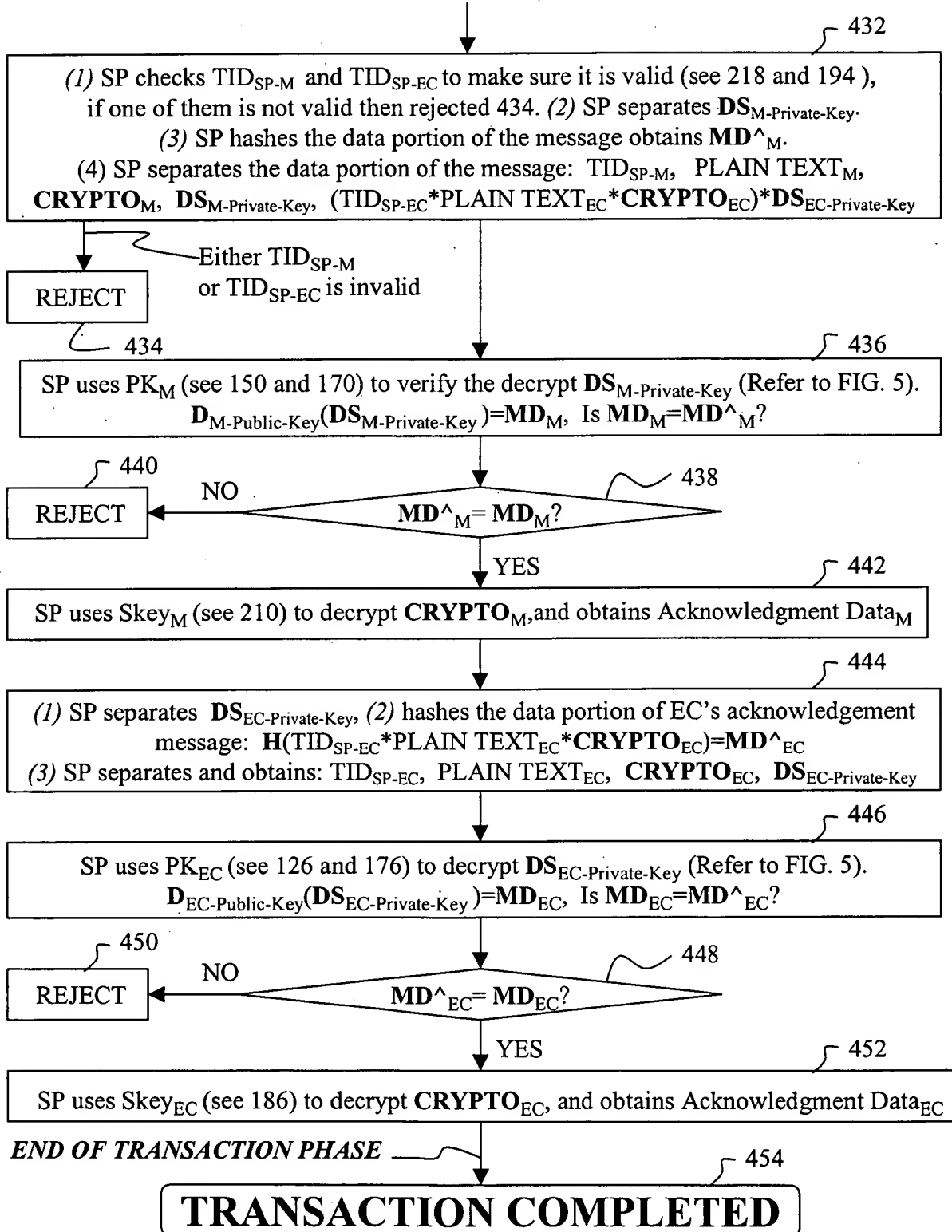


FIG. 7

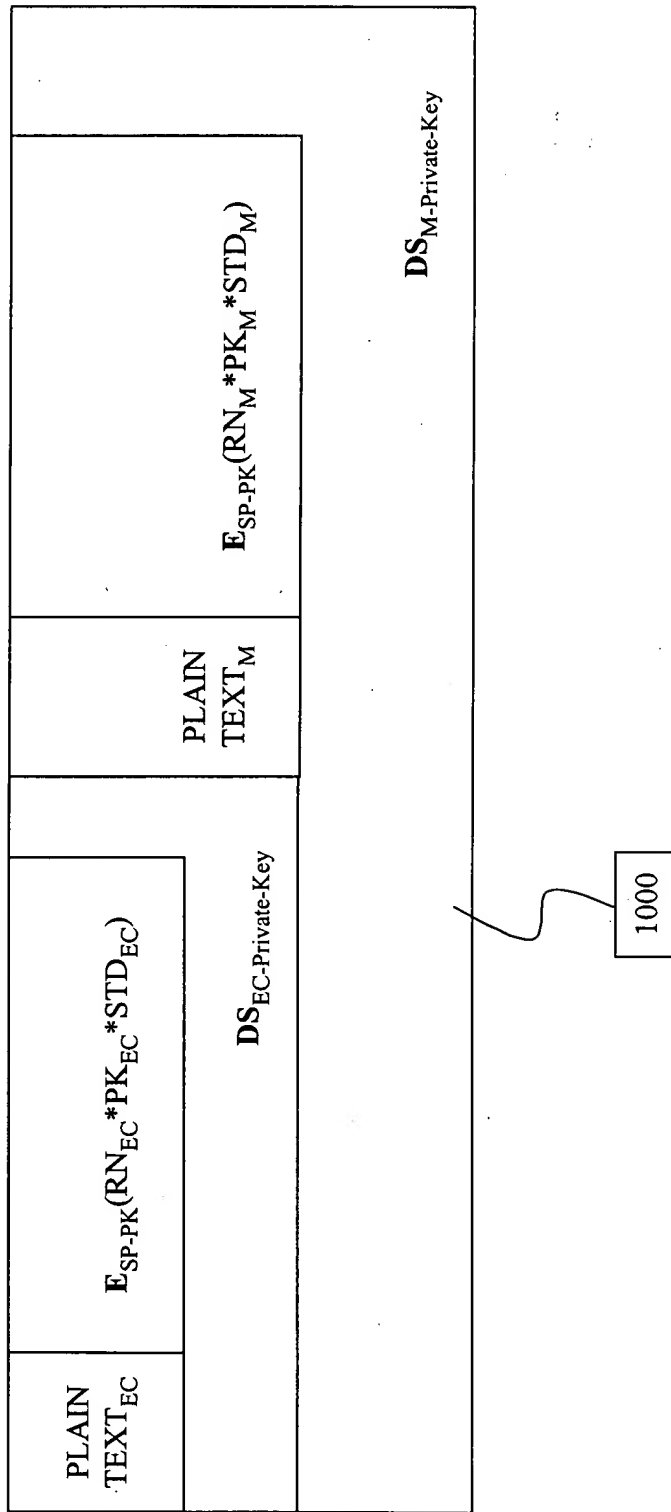
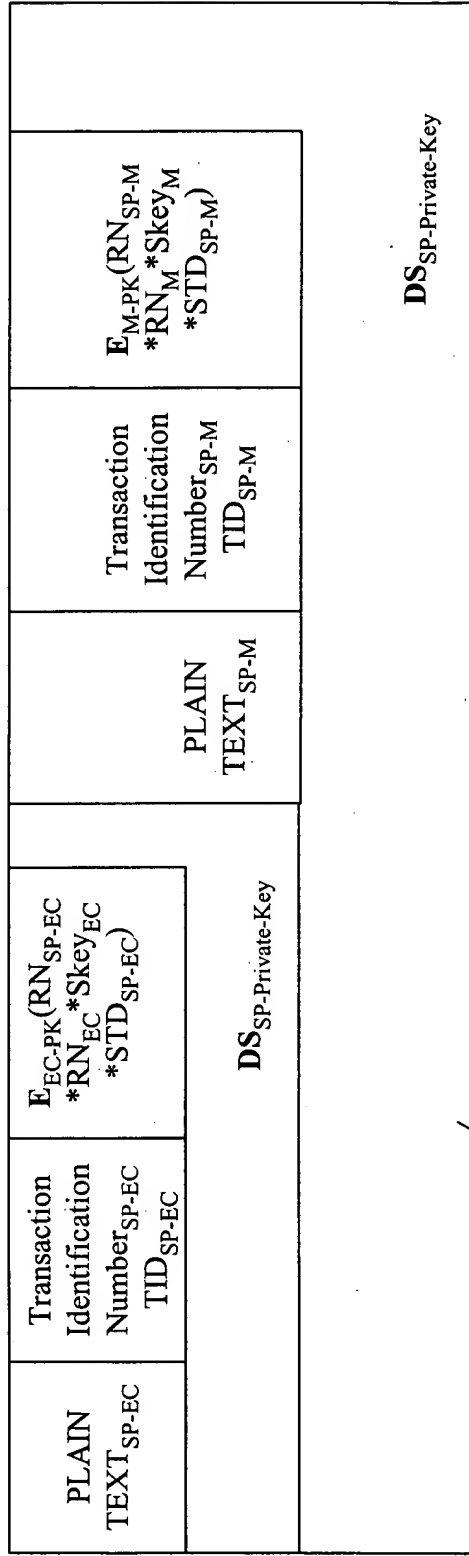


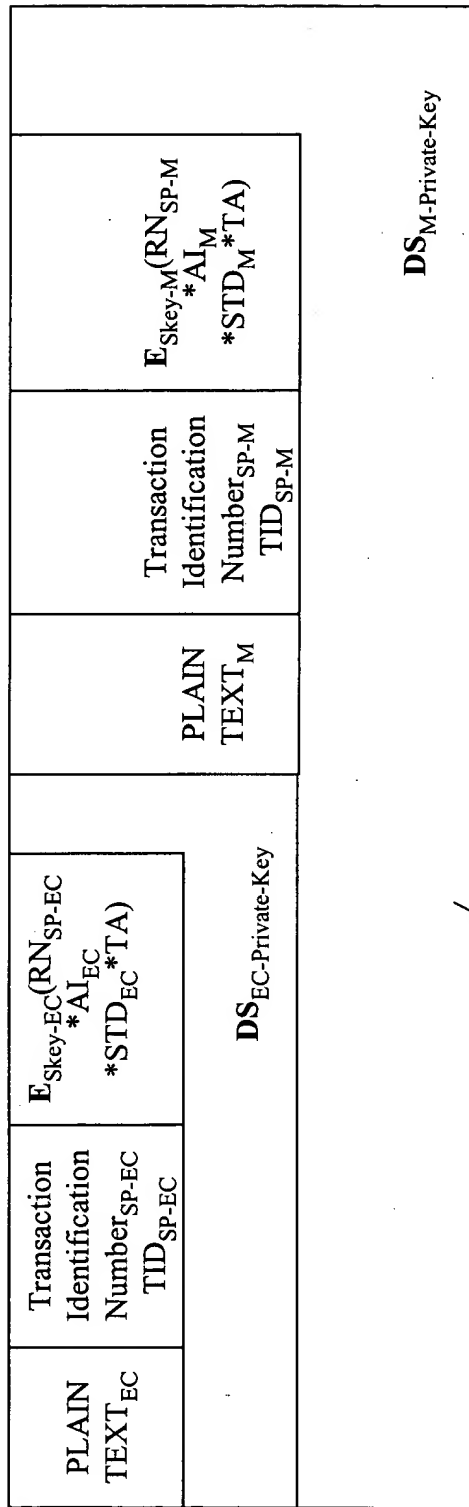
FIG. 8



1020

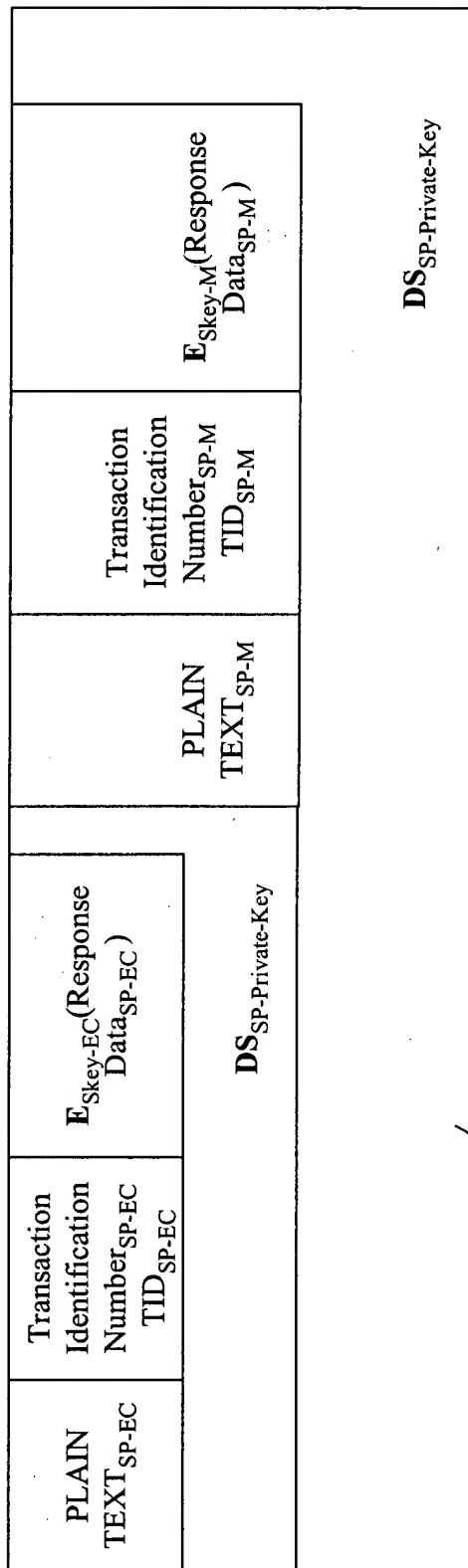


FIG. 9



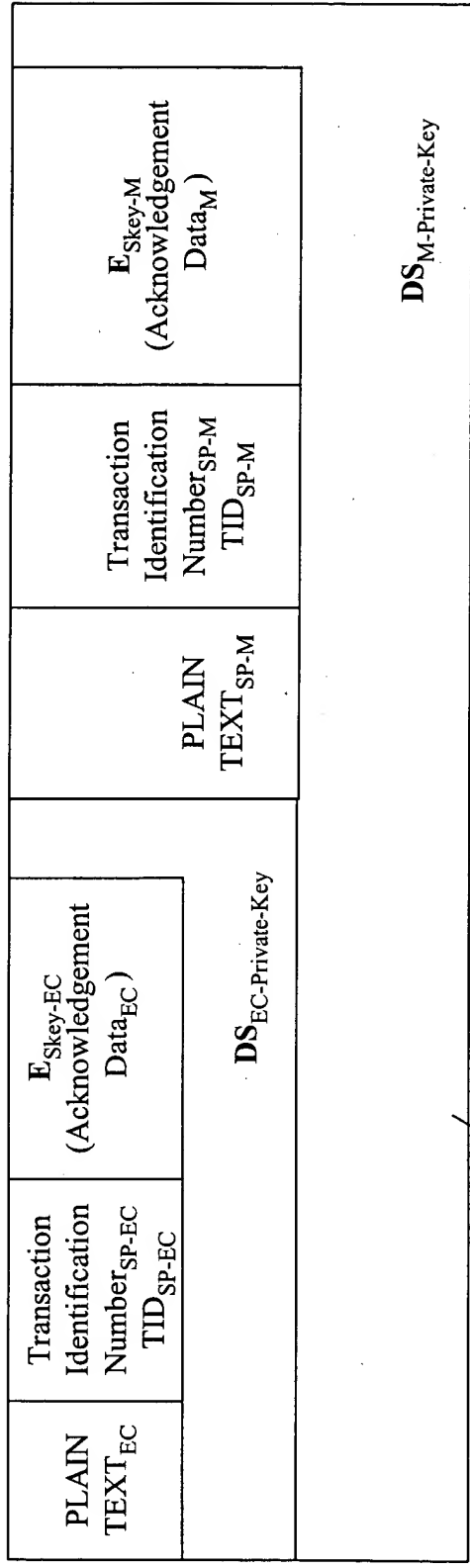
1040

FIG. 10



1060

FIG.11



1080

FIG. 12

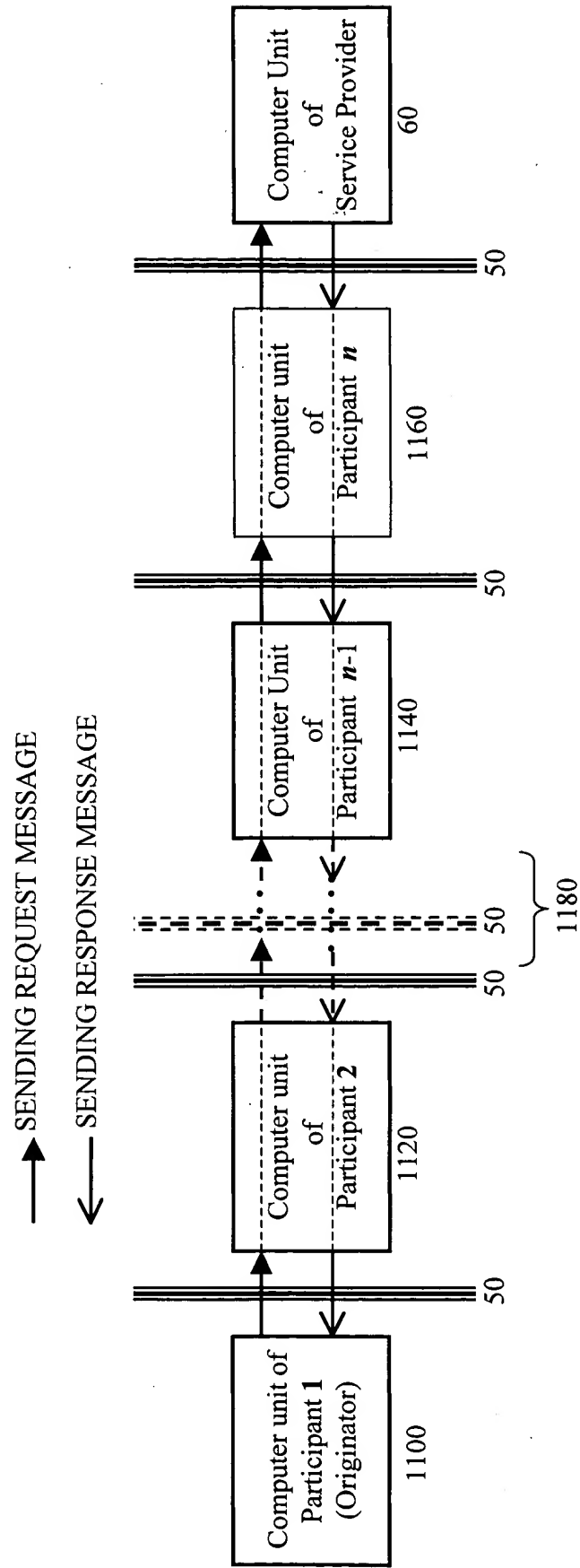


FIG. 13

